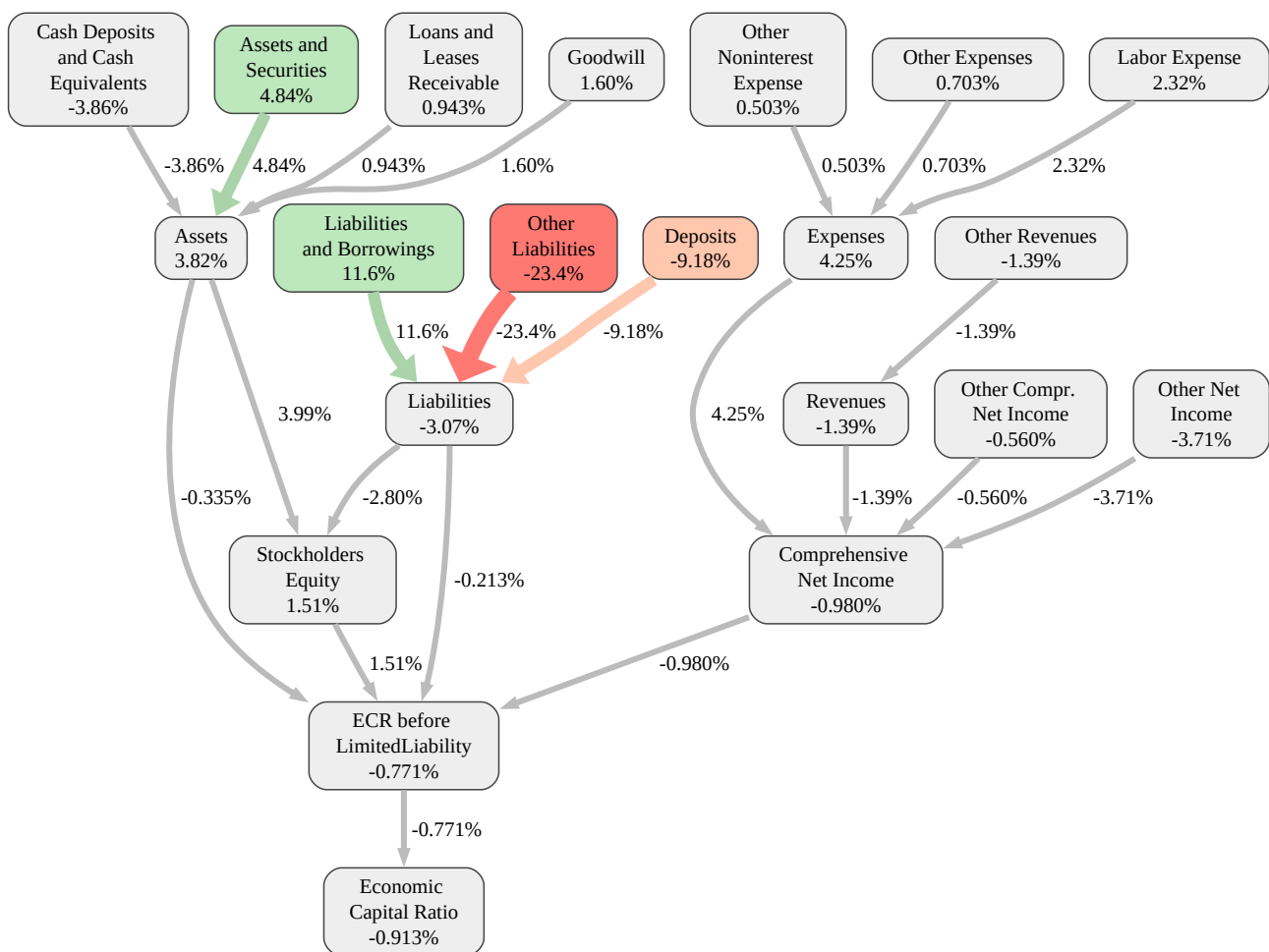




The relative strengths and weaknesses of First Bancorp NC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Bancorp NC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.91% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,717,074
Cash Deposits and Cash Equivalents	461,162
Deposits	9,124,629
Fees	0
Goodwill	364,263
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	64,512
Loans and Leases Receivable	6,063,929
Long-term Debt	67,386
Occupancy	0
Other Assets	766,381
Other Compr. Net Income	-39,320
Other Expenses	24,675
Other Liabilities	21,799
Other Net Income	120,319
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	136,092

Output Variable	Value in 1000 USD
Liabilities	9,278,326
Assets	10,508,901
Expenses	24,675
Revenues	0
Stockholders Equity	1,230,575
Net Income	95,644
Comprehensive Net Income	56,324
BaseVar	10,228,143
ECR before Limited Liability	12%
Economic Capital Ratio	12%